

Information to identify the case:

Debtor 1	Nelson Tavares	Social Security number or ITIN	xxx-xx-5748
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-30619-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nelson Tavares

3/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nelson Tavares
Debtor

Case No. 16-30619-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

Recip ID	Recipient Name and Address
db	+ Nelson Tavares, 154 Delafield Ave, Lyndhurst, NJ 07071-1437
cr	OakRidge Homeowners Association, c/o Target Property Management, 2215 Old Marlton Pike East, Suite A, Marlton, NJ 08053
cr	+ U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
516636863	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516470000	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, 15025 Oxnard St., Van Nuys, CA 91411
516470001	Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
516470006	HCFS Healthcare Financial Serices, Akron Billing Center, 3385 Ridge Park Dr., Akron, OH 44333-8203
516470007	+ Inspira Health Network, 509 Broad St., Woodbury, NJ 08096-1617
516550239	LakeView Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
519305465	+ Mark A. Roney Esq., Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
516777366	+ OakRidge Homeowners Association, LLC, c/o Shivers, Gosnay, Greatrex, LLC, Cherry Hill Plaza, Suite 309, 1415 Route 70 East, Cherry Hill, NJ 08034-2210
516470009	+ Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
516470011	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
516688532	U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
516688533	+ U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association c/o Rushmore Loan Management Services 92619-2708

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 04 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516469998	EDI: URSI.COM	Mar 05 2022 01:33:00	Altran Financial, PO Box 722929, Houston, TX 77272-2929
516469999	+ EDI: BANKAMER.COM	Mar 05 2022 01:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516514107	EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516470002	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	Chase Auto Fincance, PO Box 901076, Fort Worth, TX 76101-2076
516470003	+ EDI: CITICORP.COM	Mar 05 2022 01:33:00	Citi Cards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
516470004	+ Email/Text: csdlclientservices@cboflanc.com	Mar 04 2022 20:34:00	Credit Bureau of Lancaster County, 218 W.Orange Street, P.O. Box 1271, Lancaster, PA 17608-1271
516470005	EDI: DISCOVER.COM	Mar 05 2022 01:33:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850

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516483431	EDI: DISCOVER.COM	Mar 05 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516580851	Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2022 20:38:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516470008	Email/Text: camanagement@mtb.com	Mar 04 2022 20:34:00	M&T Bank, Attn.: Officer or Agent, PO Box 1288, Buffalo, NY 14240-1288
516534939	Email/Text: camanagement@mtb.com	Mar 04 2022 20:34:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516614256	+ EDI: MID8.COM	Mar 05 2022 01:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516470012	EDI: RMSC.COM	Mar 05 2022 01:33:00	SYNCB, PO Box 965005, Orlando, FL 32896-5005
516470010	+ Email/Text: DeftBkr@santander.us	Mar 04 2022 20:34:00	Santander Bank, 450 Penn St., Reading, PA 19602-1011
516552477	+ Email/Text: DeftBkr@santander.us	Mar 04 2022 20:34:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Nelson Tavares andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Trustee Isabel C. Balboa andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor OakRidge Homeowners Association eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Isabel C. Balboa	

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ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joni L. Gray

on behalf of Debtor Nelson Tavares joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

Mark A. Roney

on behalf of Creditor OakRidge Homeowners Association mroney@hillwallack.com
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Robert P. Saltzman

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust,
Series 2016-CTT dnj@pbslaw.org

TOTAL: 9